IN THE UNITED STATES BANKRUPTCY COURT For the Northern District of Illinois Eastern Division

In Re:			Chapter 13
)	
Sheleta S. Stewart,)	Case No. 19-23256
)	
	Debtor)	Judge Janet S. Baer
)	(DuPage County)

NOTICE OF MOTION

TO: Glenn Stearns, Trustee Via ECF

Debtor and All Creditors See attached service list

PLEASE TAKE NOTICE that on Friday, October 2, 2020, at 10:00 a.m. I will appear before the Honorable Judge Janet S. Baer or any other Judge sitting in that Judge's place, and present Debtor's Motion to Modify Plan Post-Confirmation, a copy of which is attached.

This motion will be presented and heard telephonically. No personal appearance in court is necessary or permitted. To appear and be heard telephonically on the motion, you must set up and use an account with Court Solutions, LLC. You can set up an account at www.Court-solutions.com or by calling Court Solutions at (917) 746-7476.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

CERTIFICATE OF SERVICE

David J. Boersma, certifies that he served a copy of this Notice of Motion and Debtor's Motion to Modify Plan Post-Confirmation upon the above named trustee by electronic filing and to the Debtor and all Creditors via U.S. Mail, postage prepaid, on September 3, 2020.

David J. Boersma

Attorney for Debtor Atty No. 06180071 David J. Boersma 1776A S. Naperville Road, Suite 201 Wheaton, IL 60189 (630) 653-5000 attorneyboersma@sbcgloabl.net

Case 19-23256 Doc 30 Filed 09/03/20 Entered 09/03/20 15:56:54 Desc Main Document Page 2 of 6 SERVICE LIST

Glenn Strearns, Trustee Via ECF

Sheleta S. Stewart, Debtor 486 James Court, Unit A Glendale Heights, IL 60139 Active Auto Sales Attn: Bankruptcy Department 24 W 483 Lake Street Roselle, IL 60172

Actives Auto sales, Inc. c/o Robin L Loperena, President 820 W. Heritage Drive Addison, IL 60101 AD Astra Recovery Service For Speedy Cash 7330 W. 33rd St., N. Ste 118 Wichita, KS 67205

Amita GlenOaks Medical Center Attn: Bankruptcy Department PO Box 775299 Chicago, IL 60677-5299

Amita Health Adventist Medical Center GlenOaks 417 Bridge Street Danville, VA 24541-1403 Amita Health Adventist Medical Center GlenOaks - Bankruptcy Dept. 701 Winthrop Ave Glendale Heights, IL 60139

AT&T Mobility Attn: Bankruptcy Department PO Box 6416 Carol Stream, IL 60197-6416

Capital Management Services, LP For U.S. Bank 698 1/2 South Ogden Street Buffalo, NY 14206-2317 CNAC/IL 115 Attn: Bankruptcy Department 2345 W. Jefferson Street Joliet, IL 60435

Comcast Attn: Bankruptcy Department PO Box 70219 Philadelphia, PA 19176-0219

ComEd Attn: Bankruptcy Department 1919 Swift Drive Oak Brook, IL 60523

Credence Resource Management LLC For AT&T Mobility PO Box 2390 Southgate, MI 48195-4390

Credence Resource Management LLC For AT&T Mobility 17000 Dallas Parkway, Suite 204 Dallas, TX 75248

Credit Collection Services For PNC Bank 725 Canton Street Norwood, MA 02062

Credit Management For WOW - Schaumburg, IL 4200 International Pkwy Carrollton, TX 75007-1912

DuPage County Circuit Court 505 N. County Farm Road Wheaton, IL 60187

Enhanced Recovery Company, LLC For Comcast 8014 Bayberry Road Jacksonville, FL 32256

ENR Realty & Management 113 Fairfield Way Suite 101C Bloomingdale, IL 60108

First Premier Bank Attn: Bankruptcy Department PO Box 5524 Sioux Falls, SD 57117-5524

Glendale Heights Police Department Attn: Bankruptcy Department 300 Civic Center Plaza Glendale Heights, IL 60139

Harris & Harris, Ltd. For DuPage County Circuit Court 111 W. Jackson Blvd, Suite 400 Chicago, IL 60604-4135 Illinois Emergency Medical Special Attn: Bankruptcy Department 701 Winthrop Ave. Glendale Heights, IL 60139

Illinois Tollway Attn: Special Projects PO Box 5544 Chicago, IL 60680-5544 Jefferson Capital Systems, LLC Attn: Bankruptcy Department PO Box 7999 Saint Cloud, MN 56302-9617

Kristina Toth c/o Dunkin' Donuts 651 Roosevelt Road Glen Ellyn, IL 60137

Case 19-23256 Doc 30 Filed 09/03/20 Entered 09/03/20 15:56:54 Desc Main Document Page 3 of 6

Malcolm S. Gerald and Assoc., Inc. For Amita Health Adventist 111 W. Washington, Suite 450 Chicago, IL 60602

Nationwide Credit & Collection Inc. For Northwestern Medicine 815 Commerce Dr Ste 270 Oak Brook, IL 60523-8852

Northwestern Medicine Attn: Bankruptcy Department 25 N. Winfield Road Winfield, IL 60190

Prestige Financial Services P.O. Box 26707 Salt Lake City, UT 84126

SpeedyRapid Cash Attn: Bankruptcy Department PO Box 780408 Wichita, KS 67278

US Bank N.A. Bankruptcy Department PO Box 5229 Cincinnati, OH 45201-5229 Merchant's Credit Guide Co. For IL Emergency Medical Specialist 233 W Jackson Blvd Ste 700 Chicago, IL 60606

Northwest Collectors, Inc. For Glendale Heights Police Dept. 3601 Algonquin Rd Ste 232 Rolling Meadows, IL 60008-3106

PNC Bank, N.A. Mailstop: P5-PCLC-A1-R 2730 Liberty Ave. Pittsburgh, PA 15222

Prestige Financial Services, Inc. Attn: Bankruptcy Department 351 W. Opportunity Way Draper, UT 84020

Sprint Corp. Attn: Bankruptcy Department PO Box 7949 Overland Park, KS 66207-0949

WLCC dba Check Advance USA.net Attn: Bankruptcy Department PO Box 170 Provo, UT 84603 Monarch Recovery Management, Inc. For U.S. Bank 10965 Decatur Road Philadelphia, PA 19154-3210

Northwestern Medicine Attn: Bankruptcy Department PO Box 4090 Carol Stream, IL 60197-4090

Premier BankCard/First Premier Attn: Bankruptcy Department 601 S. Minnesota Ave. Sioux Falls, SD 57104

Quantum3 Group LLC As Agent For GPCC I LLC PO Box 788 Kirkland, WA 98083-0788

TitleMax of Illinois, Inc. 15 Bull Street, Suite 200 Savannah, GA 31401

WOW Internet Cable & Phone Attn: Bankruptcy Department 1030 National parkway Schaumburg, IL 60173 Case 19-23256 Doc 30 Filed 09/03/20 Entered 09/03/20 15:56:54 Desc Main Document Page 4 of 6

IN THE UNITED STATES BANKRUPTCY COURT For the Northern District of Illinois Eastern Division

In Re:)	Chapter 13
Sheleta S. Stewart,)	Case No. 19-23256
	Debtor)	Judge Janet S. Baer (DuPage County)

MOTION TO MODIFY THE PLAN POST-CONFIRMATION

NOW COMES the Debtor, Sheleta S. Stewart, by and through her attorney, David J. Boersma, and moves this Honorable Court pursuant to 11 U.S.C. § 1329 for the entry of an Order modifying the Debtor's Chapter 13 plan post-confirmation, and in support thereof, states as follows:

- 1. On August 17, 2019, the Debtor commenced the above-captioned case by filing a petition for the adjustment of debts of an individual with regular income under Chapter 13 of Title 11 of the United States Code, which case is pending before this Honorable Court.
- 2. On October 25, 2019, this Honorable Court entered an Order confirming the Debtor's plan for the adjustment of her debts after the court found that the plan complied with the provisions of 11 U.S.C. § 1322 and 11 U.S.C. § 1325.
- 3. The terms of the confirmed plan provided for payments to the standing Chapter 13 Trustee of 36 monthly payments of \$205.00 each. The total to have been paid to the trustee was \$7,380.00 and the general unsecured creditors were to be paid not less than 10% of their timely filed claims.
- 4. Debtor, Sheleta S. Stewart, at the time of case filing was employed full time with

Heartland Employment Services, as a hospice aide and was earning a gross salary of \$2,527.87 per month (with a net income of \$1,857.78 per month).

- 5. On February 20, 2020 Debtor was involuntarily terminated from her employment with Heartland Employment Services. At the time of case filing Debtor was earning \$17.95 per hour compensation from Heartland Employment Services.
- 6. On March 3, 2020 was employed by DuPage Medical Group, as a part-time assistant at a surgical center, at a compensation rate of \$18.50 per hour. However, due to the Covid pandemic and less patients at the surgical center, Debtor was permitted to work three (3) days per week. Due to Debtor's decreased work hours Debtor was not able to afford her \$205.00 monthly Plan payments for four (4) months.
- 7. Debtor's work hours have subsequently increased and on or about August 14, 2020 resumed her \$205.00 monthly Plan payments.
- 8. Debtor is in arrears in Plan payments a total of \$809.94 as of the date of this motion. Debtor will extend the term of the 36 month Plan an additional four (4) months to cure the arrears.
- 9. The Debtor requests that any and all arrears in payments be deferred until the end of the Plan.
- 10. Pursuant to 11 U.S.C. § 1329 (a), at any time after confirmation of the plan but before the completion of payments under such plan, the plan may be modified, upon request of Debtor, the Trustee or the holder of an allowed unsecured claim, to (1) increase or reduce the amount of payments on claims of a particular class provided for by the plan; (2) extend or reduce the time for such payments; or (3)

alter the amount of the distribution of a creditor whose claim is provided for by the plan to the extent necessary to take account of any payment of such claim other than under the plan.

WHEREFORE, the Debtor prays that this Honorable Court enter an Order modifying the Debtor's plan as stated in the proposed order.

David J. Boersma

Attorney for Debtor Atty No. 06180071 David J. Boersma 1776-A S. Naperville Road, Suite 201 Wheaton, IL 60189 (630) 653-5000 attorneyboersma@sbcglobal.net